IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended)   Apparatus comprising one or more computers programmed to receive data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and to determine a separate charge in relation to each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, and wherein the charge is determined at least in part based on a cost associated with financing the out-of-pocket costs.

2. (Currently Amended)   Apparatus comprising one or more computers programmed to receive data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and to determine a separate charge in relation to each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, and wherein the charge is determined at least in part based on a cost associated with services related to a loan of funds to pay the out-of-pocket cost.

3. (Currently Amended)   Apparatus comprising one or more computers programmed to receive data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and to determine a separate charge in relation to each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, and wherein the charge is determined at least in part as a function of the cost of financing the out-of-pocket costs, the one or more computers further programmed to generate at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge.

4. (Currently Amended)   Apparatus comprising one or more computers programmed to receive data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and to determine a separate charge in relation to each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, and wherein the charge is determined at least in part based on a cost associated with services related to a loan of

funds to pay the out-of-pocket cost, the one or more computers further programmed to generate at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge.

5. (Currently Amended)   Apparatus comprising one or more computers programmed to record data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and a corresponding plurality of separate charges in relation to each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost and the charge is a function of the cost of financing the out-of-pocket costs.

6. (Currently Amended)   Apparatus comprising one or more computers programmed to record data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and a corresponding plurality of separate charges in relation to each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost and is a function of the cost of financing the out-of-pocket costs, the one or more computers further programmed to record at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge.

7. (Currently Amended)   Apparatus comprising one or more computers programmed to receive data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and to determine a separate charge in relation to each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part as a function of the cost of financing the out-of-pocket costs, and further wherein the one or more computers are programmed to record a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

8. (Currently Amended)   Apparatus comprising one or more computers programmed to receive data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and to determine a separate charge in relation to each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part based on a cost associated with services related to a loan of funds to pay the out-of-pocket cost, and further wherein the one or more computers are programmed to record a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

9. (Currently Amended)   Apparatus comprising one or more computers programmed to receive data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and to determine a separate charge in relation to each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part as a function of the cost of financing the out-of-pocket costs, the one or more computers further programmed to generate at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge, and further wherein the one or more computers are programmed to record a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

10. (Currently Amended)   Apparatus comprising one or more computers programmed to receive data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and to determine a separate charge in relation to each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part based on a cost associated with services related to a loan of funds to pay the out-of-pocket cost, the one or more computers further programmed to generate at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge, and further wherein the one or more computers are programmed to record a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate

charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

11. (Currently Amended)   Apparatus comprising one or more computers programmed to record data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and a corresponding plurality of separate charges in relation to each respective out-of-pocket cost wherein the charge is <u>determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is</u> a function of the cost of financing the out-of-pocket costs and, further wherein the one or more computers are programmed to record a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

12. (Currently Amended)   Apparatus comprising one or more computers programmed to record data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and a corresponding plurality of separate charges in relation to each respective out-of-pocket cost wherein the charge is <u>determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is</u> a function of the cost of financing the out-of-pocket costs, the one or more computers further programmed to record at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge, and further wherein the one or more computers are programmed to record a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

13. (Currently Amended)   A method comprising receiving in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and storing a separate charge in relation to at least some of each respective out-of-pocket cost wherein the charge is determined <u>prior to invoicing the client for the out-of-pocket cost, and wherein the charge is determined</u> at least in part based on a cost associated with financing the out-of-pocket costs.

14. (Currently Amended)   A method comprising receiving in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and storing a separate charge in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, and wherein the charge is determined at least in part based on a cost associated with services related to a loan of funds to pay the out-of-pocket cost.

15. (Currently Amended)   A method comprising receiving in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and storing a separate charge in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part based on a cost associated with financing the out-of-pocket costs, and further including generating at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge.

16. (Currently Amended)   A method comprising receiving in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and storing a separate charge in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, and wherein the charge is determined at least in part based on a cost associated with services related to a loan of funds to pay the out-of-pocket cost, and further including generating at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge.

17. (Currently Amended)   A method comprising recording in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and a corresponding plurality of separate charges in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, and wherein the charge is determined at least in part based on a cost associated with financing the out-of-pocket costs.

18. (Currently Amended)   A method comprising recording in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and a corresponding plurality of separate charges in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part based on a cost associated with financing the out-of-pocket costs, and further recording at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge.

19. (Currently Amended)   A method comprising receiving in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and storing a separate charge in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part based on a cost associated with financing the out-of-pocket costs, and further including recording a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

20. (Currently Amended)   A method comprising receiving in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and storing a separate charge in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part based on a cost associated with services related to a loan of funds to pay the out-of-pocket cost, and further including recording a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

21. (Currently Amended)   A method comprising receiving in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and storing a separate charge in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part as a function of the cost of financing the out-of-pocket costs, and generating at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge, and further including recording a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

22. (Currently Amended)   A method comprising receiving in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and storing a separate charge in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part based on a cost associated with services related to a loan of funds to pay the out-of-pocket cost, and generating at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge, and further including recording a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

23. (Currently Amended)   A method comprising recording in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and a corresponding plurality of separate charges in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part based on a cost associated with financing the out-of-pocket costs and, further including recording a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.

24. (Currently Amended)   A method comprising recording in a law firm accounting system data indicative of a plurality of out-of-pocket costs for one or more clients of a law firm and a corresponding plurality of separate charges in relation to at least some of each respective out-of-pocket cost wherein the charge is determined prior to invoicing the client for the out-of-pocket cost, wherein the charge is determined at least in part based on a cost associated with financing the out-of-pocket costs, recording at least one client invoice including a billing for one of the out-of-pocket costs and a respective separate charge, and further including recording a first data item corresponding to an amount owed by the law firm to a third party in regard to the separate charge and a second data item corresponding to an amount billed to a client in regard to the separate charge.